Coast Tradelines — Pay-Per-Point (PPP) Program

Terms of Service

Effective Date: July 17, 2026

1. Acceptance of These Terms

These Terms of Service (“Terms”) are an agreement between you (“you,” “Client”) and ST Referrals Corp, d/b/a Coast Tradelines (“we,” “us,” “the Company”) governing your participation in the Pay-Per-Point program (“PPP Program” or “Program”). By checking the acceptance box on our payment portal and submitting your deposit, you confirm that you have read, understood, and agree to these Terms. If you do not agree, do not submit a deposit. These Terms apply only to the PPP Program; other Coast Tradelines services are governed by their own terms.

2. The PPP Program

The PPP Program is a performance-priced credit enhancement service. We add you as an authorized user to one or more established credit tradelines selected by our staff to produce the best available result for your credit profile. You pay based on the measured improvement in your credit scores, at the rate described in Section 5.

We do not provide credit repair, legal, tax, or financial advice, and we do not remove or dispute items on your credit report as part of this Program.

3. Eligibility and Client Requirements

To participate, you must:

- Be at least 18 years old and a U.S. resident with a valid Social Security number.
- Maintain an active credit monitoring account with **IdentityIQ or SmartCredit** for the duration of the Program. These are the only monitoring services accepted, because both report scores from all three credit bureaus. If you cancel or lose access to your monitoring account before your final measurement, we cannot calculate your results, and Section 8 (Client Non-Cooperation) applies.
- Provide the additional information requested after you apply, including your credit monitoring login credentials, your Social Security number, and your deposit.
- Provide information that is accurate and complete. Applications containing invalid or unverifiable information may be delayed, and costs we incur attempting to verify your information may be deducted from your deposit.

4. Authorizations You Grant Us

By accepting these Terms, you authorize us to:

- Charge your payment card a $250 deposit.
- Access your IdentityIQ or SmartCredit account using the credentials you provide, in order to download credit reports and record your scores at the start and end of the Program.
- Submit your identifying information to our verification vendor to validate your identity.

- Add you as an authorized user to the tradeline(s) we select for you.
- **Securely store your payment method and charge it for any balance due under Section 7** (Settlement, Additional Payment, and Refunds), subject to the notice requirements in that section.

5. Deposit and Pricing

The Program fee is **$5.00 per point** of your Official Score Boost, as defined in Section 6. Your **$250 deposit** is held in your Client escrow balance and covers up to a 50-point Boost. The deposit is refundable as described in Section 7. Charges from us appear on your card statement as **COAST ADVICE CORPORATION**, an affiliated name of ST Referrals Corp / Coast Tradelines.

6. Calculating Your Official Score Boost

Your official score improvement ("Boost") is the **average of the score changes across all three credit bureaus — Equifax, Experian, and TransUnion** — rounded to the nearest whole point, calculated as follows:

- **Baseline.** After we receive your completed information and deposit, we record your score at each bureau from your IdentityIQ or SmartCredit account (the "Baseline Scores"). A screenshot of your Baseline Scores is emailed to you.
- **Final measurement.** After the posting window, we record your score at each bureau from the same monitoring service (the "Final Scores").
- **Per-bureau change.** For each bureau, the change equals the Final Score minus the Baseline Score. **If a bureau's score is unchanged or lower, that bureau counts as zero** — a decrease at one bureau never reduces the credit you receive for gains at the others.
- **The Boost.** The Boost is the average of the three per-bureau changes, rounded to the nearest whole point.

Example: Experian +60, TransUnion +45, Equifax −5 (counts as 0). Boost = (60 + 45 + 0) ÷ 3 = 35 points. Total price = 35 × $5 = $175. Refund due to you: $75.

Both measurements are taken from the same monitoring service, and only scores reported by that service are used. Scores from other websites, lenders, or monitoring products are not used and may differ.

7. Settlement, Additional Payment, and Refunds

When your Final Scores are recorded, we will email you a screenshot of your final score, the three per-bureau changes, the Boost calculation, and your total price. Settlement works as follows:

- **Boost under 50 points:** we refund the unused deposit ($250 minus your total price) to the debit or credit card used for your deposit, within 7 business days of your final results email.
- **Boost of exactly 50 points:** your deposit covers the fee in full. No further payment or refund is due.
- **Boost over 50 points:** the amount above $250 is due. We will first apply any available balance in your escrow account; if it is insufficient, we will charge your payment method on file for the remainder, no sooner than 3 business days and no later than 7 business

days after we email your final results. Your final results email serves as your itemized invoice.

- **Report costs:** if we must spend funds from your deposit to pull a credit report or maintain access to your monitoring service, those costs are itemized and disclosed in your final email.

8. Client Non-Cooperation

Measuring your results requires access to your monitoring account. If you cancel your IdentityIQ or SmartCredit account, change your credentials without notifying us, or otherwise prevent us from recording your Final Scores after a tradeline has been ordered for you, we will make reasonable attempts to contact you for 14 days. If we still cannot complete the measurement, your Boost will be calculated from the most recent report we were able to obtain, and settlement will proceed under Section 7.

9. Timing and Posting Windows

After your tradeline(s) are ordered, we will email you an estimated posting window. Posting windows are estimates based on the tradeline's statement date; actual bureau reporting times vary and are outside our control. If a tradeline fails to post within its window, we will promptly secure a replacement tradeline for you at no additional charge and provide an updated posting window. A non-posting followed by replacement is part of the normal Program process and is not grounds for cancellation of fees on a completed Boost.

10. Cancellation

You may cancel your participation at no charge any time **before we order your tradeline(s)**, and your full deposit will be refunded, less any costs already incurred and disclosed (such as identity verification or report pulls). **Once tradeline(s) have been ordered on your behalf, the Program is in progress and cancellation is no longer available**; settlement will proceed under Sections 6 and 7, which protect you by charging only for measured results.

11. No Guarantee of Specific Results

Credit scores are calculated by the bureaus and scoring models, not by us. We do not guarantee any specific score increase, nor that any lender will extend credit to you. The Program's pricing protects you from this uncertainty: you pay only $5 per point of measured Boost, and any unused deposit is refunded.

12. Billing Questions and Disputes

If you have any question or concern about a charge from us, you agree to contact us first at service@coasttradelines.com or (347) 363-1399 before initiating a dispute with your card issuer. We respond to billing inquiries within one business day and resolve most issues immediately. You acknowledge that you authorized your deposit knowingly, that the charge descriptor COAST ADVICE CORPORATION was disclosed to you before payment, and that refunds you are owed under Section 7 are issued automatically without any action on your part.

13. Privacy and Data Security

We use your Social Security number, monitoring credentials, and credit reports only to deliver the Program: verifying your identity, ordering your tradeline(s), and measuring your results.

Your credit reports are stored in a private folder associated with your application. We do not sell your personal information. Our full Privacy Policy is available at https://coasttradelines.com/privacy-policy/.

14. Disclaimers and Limitation of Liability

THE PROGRAM IS PROVIDED “AS IS.” TO THE MAXIMUM EXTENT PERMITTED BY LAW, OUR TOTAL LIABILITY ARISING FROM OR RELATING TO THE PROGRAM IS LIMITED TO THE TOTAL AMOUNT YOU PAID US UNDER THESE TERMS. WE ARE NOT LIABLE FOR INDIRECT, INCIDENTAL, OR CONSEQUENTIAL DAMAGES, INCLUDING LENDING DECISIONS MADE BY THIRD PARTIES, ACTIONS OF THE CREDIT BUREAUS, OR ERRORS IN THIRD-PARTY MONITORING SERVICES.

15. Changes to These Terms

We may update these Terms from time to time. The version you accepted at the time of your deposit governs your Program participation. Material changes will not apply retroactively to a Program already in progress.

16. Governing Law

These Terms are governed by the laws of the State of California, without regard to conflict-of-law rules. Any dispute not resolved informally shall be brought in the state or federal courts located in San Diego County, California.

17. Contact

ST Referrals Corp, d/b/a Coast Tradelines and Coast Advice Corporation

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